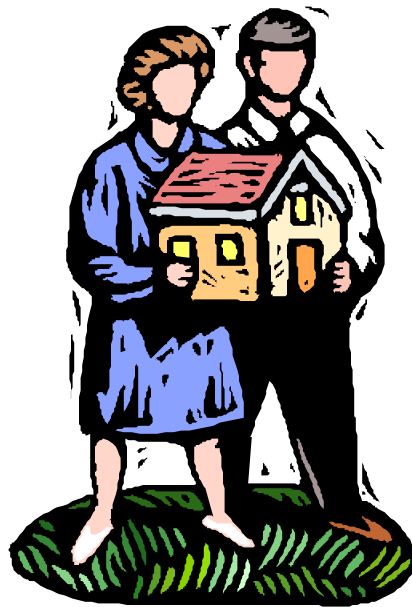


***HOME INVESTMENT  
PARTNERSHIP PROGRAM***



**OWNER OCCUPIED HOUSING  
REHABILITATION PROJECT ACTIVITY**

# **OWNER OCCUPIED**



**HOUSING REHABILITATION PROGRAM**

# **HOME INVESTMENT PARTNERSHIP PROGRAM**

## **OWNER OCCUPIED HOUSING REHABILITATION PROGRAM**

The city of Atlanta's owner occupied rehabilitation program is one of the primary funding mechanisms that is used to provide rehabilitation housing assistance to low and moderate-income homeowners in the city of Atlanta. This program focuses upon the needs of the elderly and the disabled as funds are made available. The owner occupied housing rehabilitation program is funded from the HOME Investment Partnership Program.

Currently the program focuses upon the needs of the elderly residing in the Linkage and the Community Development Impact target areas within the city of Atlanta. The Linkage communities are those areas that border the Empowerment Zone neighborhoods; and the Community Development Impact Areas are those geographical areas eligible for the expenditure of CDBG funds.

Applicants have been selected in the past on a first come first serve basis. Individuals were pre-screened via the telephone to determine whether they lived in an eligible area. Upon verification of the address, the intake specialist would make a determination as to the specific location of the property and submit the location of the property to the Office of Grants Management for an Environmental Clearance. The applicant is asked basic questions regarding income and age. After this information is provided and determined to be acceptable, the individual is added to the program waiting list until the applicant can be invited into the office to complete an application. The program year 2002 will eliminate the waiting list. The program will be targeted to fewer geographical areas and will focus on those communities where revitalization is having an adverse effect upon long-time, elderly homeowners. These homeowners now find themselves faced with deferred maintenance that they are unable to address because of dwindling and fixed incomes. This is, however, contingent upon the Mayor and City Council's approval.

The primary methods used to determine ownership of property are the tax records and title examination. No properties will be accepted for funding if there are delinquent taxes charged against the property, unless the tax assessor has approved an acceptable payment plan.

Prospective homeowners desiring to have their principal residence rehabilitated must provide evidence of income eligibility. Income eligibility is established when the applicant's income is determined to be consistent with those of the HUD established Section 8 income guidelines. The applicant is required to provide proof of his/her income by submitting copies of payroll check stubs, award letters, verification of assets, bank deposits, stock certificates, etc. The applicant is further

to provide proof that the property is occupied by providing evidence that the utilities are in service by submitting copies of the most recent utility bills.

Upon a determination of income and property eligibility, the rehabilitation case is forwarded to the Rehabilitation Manager. The Rehabilitation Manager makes the assignment to one of his rehabilitation advisors. The advisors perform the initial inspection to determine what work should be done in order to make the property comply with the city's housing code and the lead-based paint rules, if applicable. The rehabilitation advisor is also required to take photographs of the property prior to rehabilitation.

Upon the completion of the initial inspection and the preparation of the in-house cost estimate, the homeowner may either select their own contractor or contract with the lowest and most responsive bidder selected from the city's approved list of contractors. If the contractor is selected by the homeowner, he/she must meet the city's requirements. If the homeowner chooses to use a contractor from the city's approved contractor's list, the Housing Development Specialist (Intake Specialist) is notified that the property is being scheduled for bid. Subsequently, a maximum of five (5) contractors are allowed to submit bids for the subject property. These contractors are selected from the city's list of approved contractors. The contractors are selected on a rotational basis so that each contractor has an opportunity to bid on projects on a frequent basis. A pre-bid conference is then conducted in order that all parties preparing bids and the homeowner will have one (1) final opportunity to review the Work Write-up. **CONTRACTORS HAVE A TEN (10) DAY PERIOD IN WHICH TO SUBMIT THEIR BIDS.** Contractors who submit the lowest and most responsive bid are selected for the project.

Once there is an accepted bid, the Housing Development Specialist schedules a loan closing. Subsequently, the Specialist prepares a Notice To Proceed and schedules a Pre-Construction Conference in which all parties to the project (homeowner, rehabilitation advisor, and contractor) are present at the property to review each of the line items in the contract.

**PRE-SCREENING QUESTIONNAIRE**

**FOR THE**

**OWNER OCCUPIED**

**HOUSING REHABILITATION PROGRAM**

**Pre-Screening Questionnaire for the Owner Occupied  
Housing Rehabilitation Program**

**Name of Applicant** \_\_\_\_\_

**IS THIS A SINGLE FAMILY PROPERTY?**

**Yes** ☐ **No** ☐

**Do you live in the Property?**

**Yes** ☐ **No** ☐

**Applicant Address:** \_\_\_\_\_  
**Address**

\_\_\_\_\_  
**City** **State** **Zip Code**

**Council District:** \_\_\_\_\_

**TYPE OF COMMUNITY:** \_\_\_\_\_ **LINKAGE** \_\_\_\_\_ **CDIA** \_\_\_\_\_ **EZ**

**Age of Applicant**    ☐ **21-30**    ☐ **31-40**    ☐ **41-50**    ☐ **51-60**    ☐ **61**  
   ☐ **62+**

**Are you employed?**                      **Yes** ☐    **No** ☐

**WHAT IS YOUR APPROXIMATE INCOME?**

**Monthly**        \$ \_\_\_\_\_

**Annually**        \$ \_\_\_\_\_

**WHAT IS THE NAME OF THE NEIGHBORHOOD WHERE YOU LIVE?**

\_\_\_\_\_

**Pre-Screening Questionnaire  
(con't)**

**DO YOU HAVE CHILDREN LIVING IN YOUR HOME WHO ARE SIX (6)  
YEARS OLD OR LESS?**

**Yes ☐ No ☐**

**WHAT TYPE OF REPAIRS DO YOU NEED?**

**\_\_\_\_\_ ROOFING**

**\_\_\_\_\_ PLUMBING**

**\_\_\_\_\_ ELECTRICAL**

**\_\_\_\_\_ STRUCTURAL**

**\_\_\_\_\_ HVAC**

# **QUESTIONS AND ANSWERS**



## **OWNER OCCUPIED REHABILITATION PROGRAM**



**QUESTIONS AND ANSWERS  
FOR THE OWNER OCCUPIED REHABILITATION PROGRAM**

**WHAT IS THE OWNER OCCUPIED HOUSING REHABILITATION PROGRAM?**

The Owner Occupied Housing Rehabilitation Program is a rehabilitation program designed to assist low and moderate-income individuals in repairing their homes which they currently occupy.

Rehabilitation provides for the general repair of the property. It is not designed to make more than the necessary repairs needed to bring the property into compliance with the city of Atlanta's Housing Code.

No "fancy" improvements such as the installation of Jacuzzi bathtubs, or other improvements associated with home improvement programs, restoration and remodeling programs routinely funded by a bank will be authorized under this program. This program is specifically designed to meet and address housing code requirements that can be satisfied using the allowable funds authorized.

Income eligible persons to be considered for participation in this program are those households that do not exceed eighty percent (80%) of the median income, as defined by the federal government. The income for the household is based on the total number of individuals occupying the house. Each person's income will be calculated to determine if the income for the household meets this requirement. All household income will be considered when determining eligibility.

**NOTE: THE INCOME REQUIREMENTS CHANGE EACH CALENDAR YEAR. NORMALLY THE NEW INCOME REQUIREMENTS DO NOT BECOME EFFECTIVE UNTIL THE MONTH OF MARCH OR APRIL. STAFF MUST REVIEW INCOME AS SUBMITTED, BUT MUST ALSO CONSIDER ANY POSSIBILITY OF ANY ADDITIONAL OR ANTICIPATED INCOME THAT IS TO BE RECEIVED IN THE NEXT TWELVE (12) MONTH PERIOD.**

You should also expect to be asked to submit copies of your most recent income tax returns (a copy of the year 1999 income tax return will be acceptable until April 15, in addition to the year 2000.

**EFFECTIVE April 15, 2002, WE WILL ONLY ACCEPT TAX RETURNS FILED FOR THE YEAR 2000 AND 2001.**

## **WHO CAN APPLY TO PARTICIPATE IN THIS PROGRAM?**

Individuals who satisfy both the income eligibility requirements and the property requirements. Eligible individuals must also have reached the age of sixty-two (62) and have an income consistent with the HUD Income Guidelines. Applicants must also have occupied the property for a continuous period of three (3) years. The property must be located in a designated target area. Currently, the geographical areas of eligibility (target areas) consist of the Linkage and Community Development Impact Areas.

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## **WHERE DO I OBTAIN THE APPLICATION?**

Applicants cannot be mailed or pick-up and return an application to the office. Individuals interested in making application for the program **MUST** be given an appointment to come into the office for an interview.

When you contact the office you will be asked a number of questions to determine your eligibility. This pre-screening will determine if you are eligible to make formal application for participation in this program.

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## **WHAT CAN I EXPECT TO BE ASKED DURING THE PRE-SCREENING PROCESS?**

You can expect to be asked questions such as:

- Your Age
- Total Household Income
- Address of the Property
- If the Structure is a Single-Family Dwelling
- The Name of the Neighborhood and the Council District where the Property is Located
- The Length of Time You Have Lived in the Property
- Number of Occupants Residing in the Property

You will also be asked if there are children under the age of six (6) living in the home. This is particularly important if the property was build prior to 1978. The issue of the presence of lead-based paint is extremely important and we must take every effort to comply with the requirements for addressing this matter. Therefore, we will also ask you to tell us the age of the structure or the year that your home was built.

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**IF I AM INFORMED THAT I AM ELIGIBLE TO MAKE FORMAL APPLICATION, WHAT CAN I EXPECT DURING THIS INTERVIEW?**

**You will be asked to provide evidence of ownership. Usually providing a copy of your deed will satisfy this requirement. The city will conduct a title search to determine if you are the owner of the property and if there are liens and/or encumbrances that cloud your title/ownership or prevent clear title. You must have clear title to be funded under this program.**

**If you are employed (even part-time), you will also be asked to present all employment data.**

**You will be requested to provide documentation of Pension, Social Security, or any other agency that provides income for your support. Your income must be verified by the funding agency. If there are other members of the household who are employed, you must also provide income data for each of these individuals. If you are able to obtain this information from the provider before your interview, it should reduce your processing time.**

**You will also be asked to provide evidence that your utilities are current. Also, you may be requested to provide more than one (1) copy for a particular utility service.**

**You will also be requested to provide the age of the structure.**

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**WHEN CAN I EXPECT TO BE NOTIFIED OF THE APPROVAL OR REJECTION OF MY APPLICATION?**

**You will be notified in writing within two (2) weeks of your application approval or rejection.**

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**WHAT HAPPENS AFTER THE APPROVAL OF MY APPLICATION?**

**The rehabilitation staff is requested to perform an initial inspection of your property to determine the extent of repairs that will have to be corrected. If your property was constructed before 1978, we must also determine the presence of lead-based paint.**

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**AFTER THE CITY REHABILITATION STAFF HAS COMPLETED ITS INITIAL INSPECTION OF MY PROPERTY, WHAT HAPPENS NEXT?**

The city rehabilitation staff determines what component parts of the home must be repaired and the manner in which the repairs should be made. An internal cost estimate to repair is then prepared.

Once the cost-estimates have been approved by the city, a bid package is prepared for contractors to provide their bids to perform the rehabilitation services.

Contractors from the city's list of approved contractors will be allowed to submit bids to repair the property. If the homeowner desires to obtain the services of a contractor, he/she may proceed with the process. Unless the applicant can obtain the services of a contractor who can satisfy the city's requirements, the homeowner will have to use the contractor from the approved contractors' list. The homeowner will be given a period of two (2) weeks in which to obtain such a contractor.

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**AFTER THE CONTRACTOR HAS BEEN SELECTED, IS WHAT NEXT?**

The applicant will be notified of a loan closing to be held at City Hall, Suite 1200. This loan settlement will provide all of the legal requirements necessary to formalize the agreement to provide funding to your from the city and the execution of the rehabilitation contract between you and the selected rehabilitation contractor. The funding provided by the city of Atlanta is provided in the form of a Deferred Payment Loan (DPL). The DPL is normally provided for a ten (10) year term. This loan will be forgiven if you continue to abide by the terms of the loan agreement. Following the loan closing, you will be given a three (3) day period in which to refuse the loan. If you do not decline the loan, a Pre-Construction Conference will be conducted to allow for a final review of the work to be done at your home. The work that is required to be done on your home will go into making-up your rehabilitation contract.

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**WHAT ARE THE REQUIREMENTS THAT ARE PLACED ON ME REGARDING MY PROPERTY AFTER REHABILITATION?**

If you continue to reside in the property until the end of the ten (10) year term, you will not be asked to repay any of the monies as provided for under the terms of this program.

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**WHAT IF I DECIDE TO SELL OR LEASE MY PROPERTY PRIOR TO THE  
END OF THE TEN (10) YEAR TERM?**

**You will be required to reimburse the city the entire amount of the funds made  
available to you under the terms of your loan agreement.**

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**HOW WILL MY PROPERTY BE HANDLED UPON MY DEATH?**

**If you become deceased before the end of the term of your loan, a pro-rated amount,  
using ten-percent (10%) per year, will be used to calculate the amount of the funds  
needed to reimburse the city.**

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**WHAT IF I DECIDE TO USE MY PROPERTY FOR SOME OTHER PURPOSE  
OTHER THAN MY OCCUPANCY?**

**You will be required to reimburse the city the full amount of the funds made  
available to you under the terms of your loan agreement.**

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**WILL I BE ABLE TO GET THE CITY TO APPROVE A SUBORDINATION  
AGREEMENT FOR MY LOAN?**

**The city WILL NOT SUBORDINATE its loan to another, to be provided by a  
private or a public lender, unless you as the property owner, agree to repay the loan  
in its entirety to the city.**

**THE ONLY SUBORDINATION THAT WILL BE CONSIDERED IS FOR  
MEDICAL REASONS.**

# ***CONTRACTOR APPLICATION***



**CITY OF ATLANTA  
HOUSING REHABILITATION  
CONTRACTOR APPLICATION FORM**

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This form must be completed for all prospective contractors. The form will also be used to recertify contractors already doing business with the City of Atlanta's Bureau of Housing Finance. New contractors must attach a fifty-dollar application fee in the form of a Certified Check or Money Order payable to the City of Atlanta. All approved contractors must be certified with the City of Atlanta, Office of Contract Compliance before being added to the Contractor's List.

Contractors will be removed from the list for any of the following reasons:

- (a) Poor Workmanship
- (b) Poor evaluations from three (3) or More Clients
- (c) Failure to Follow Program Specifications
- (d) Failure to Meet Project Deadlines

Contractors who desire to bid on rehabilitation projects that exceed \$25,000.00 must be certified by the state of Georgia as Lead Firms. The firm or company must either employ or contract with certified lead professionals. Certified lead supervisors and lead workers will be needed to conduct any lead abatement activities during the rehabilitation process. As a result of the number of homes constructed prior to 1978 and the average funding cost in excess of \$25,000.00, the city is requesting that our contractors satisfy this requirement.

**I. General Information**

Name of Firm: \_\_\_\_\_

Firm Owner: \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address of Firm: \_\_\_\_\_  
(Address)

\_\_\_\_\_  
(City) (State) (Zip Code)

**Contractor's Application  
(con't)**

**Phone: Office:**\_\_\_\_\_

**Phone: After Hours: (home)**\_\_\_\_\_

**During what hours may we call your home number?**\_\_\_\_\_

**Name of the person who will submit Bids:**

\_\_\_\_\_

**Are you a General Contractor?    Yes ☐    No ☐**

**Please identify the employee who will serve as your construction manager and provide oversight on your project(s) on a daily basis:**

**Name :**\_\_\_\_\_

**Cell Phone No.**\_\_\_\_\_

**Pager No.**\_\_\_\_\_

**Do you have any other employment that you are engaged in?**

**Yes ☐    No ☐**

**If yes, please describe:**\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_



**Contractor's Application  
(con't)**

**When was your firm established?** \_\_\_\_\_

**How many full-time employees do you have in your firm?** \_\_\_\_\_

**Please list the various skills that your employees possess:** \_\_\_\_\_

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**How many sub-contractors are part of your firm?** \_\_\_\_\_

**Please list (use separate sheet if necessary) the names and specialties of each sub-contractor, i.e. HVAC, Electrical, etc.**

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**Can you handle more than one (1) job at a time?**

Yes ☐ No ☐

**Are your workers trained and certified to work in properties with lead-based paint?**

Yes ☐ No ☐

**If yes, please describe the classes they have taken and list their certification(s).  
Submit copies of any Worker's/Supervisor's Certificates (use separate sheet if  
necessary).**

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**Contractor's Application  
(con't)**

- **Contractors MUST attach evidence of licenses that are required by the State of Georgia. Our program also requires contractors to carry the following insurance coverage (attach proof of insurance and any licenses that you hold):**
  - A. COMPREHENSIVE GENERAL LIABILITY INSURANCE**
    - a. Bodily Injury      \$300,000 each person and each accident
    - b. Property Damage   \$ 100,000 each occurrence
  - B. COMPREHENSIVE AUTOMOBILE LIABILITY**
    - a. Bodily Injury      \$300,000 each person and each accident
    - b. Property Damage   \$ 50,000 property damage
  - C. Do you carry Worker's Compensation Insurance? Yes ☐ No ☐**
  - D. The City of Atlanta must be listed as an additional insured on all insurance policies where you are involved with city projects.**
  - E. Is there any litigation pending against your organization that may affect Your ability to provide goods or services to the City of Atlanta?**  
**Yes ☐ No ☐**

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**Please check the type of work you are qualified to perform and indicate the years of experience in that area:**

<b>TYPE OF WORK</b>	<b>YRS. EXPERIENCE</b>	<b>TYPE OF WORK</b>	<b>YRS. EXPERIENCE</b>
General Carpentry		Landscaping	
Roofing		Floor Covering Replacement	
Structural Support Repair		Kitchen Cabinet Replacement	
Window Replacement		Foundation Wall Repair	
Door Replacement		Attic & Sidewall Insulations	
Siding		Chimney Repair	
Concrete Repair		Heating & Ventilation	
Plumbing		Electrical	

